

**Listing of Claims:**

1. (cancelled)
2. (previously presented) A method as recited in claim 4 wherein the first transmission medium is one selected from the group consisting of a network communications line, a fiberoptic line, and a telephone line.
3. (previously presented) A method as recited in claim 4 wherein the second transmission medium is one selected from the group consisting of a network communications line, a fiberoptic line, and a telephone line.
4. (currently amended) A method for a utility provider to process information relating to usage of a utility, comprising:
  - receiving a utility reading from a smart meter first, the utility reading being a measure of the usage of the utility by a customer, wherein the utility reading is received from a first remote location across a first transmission medium;
  - receiving address information associated with a location of the smart meter;
  - determining an amount after receiving the utility reading, wherein the amount is determined using the received utility reading; and
  - transmitting the amount directly to a financial institution after determining the amount, the amount being transmitted to the financial institution second remote location across a second transmission medium, wherein the financial institution second remote location is arranged to effect a payment of the amount by the customer.
5. (original) A method as recited in claim 4 further including receiving a unit code, the unit code being arranged to identify the units associated with the utility reading.
6. (currently amended) A method as recited in claim 4 wherein transmitting the amount to the financial institution second remote location across a second transmission medium includes

transmitting the amount across a global telecommunications network, the global telecommunications network being arranged to perform clearance and settlement transactions.

7. (currently amended) A method as recited in claim 6 further including generating a credit message using the amount, wherein transmitting the amount to the financial institution second remote location includes transmitting the credit message to the financial institution second remote location.

8. (currently amended) A method as recited in claim 6 further including generating a debit message using the amount, wherein transmitting the amount to the financial institution second remote location includes transmitting the debit message to the financial institution second remote location.

9. - 19. (cancelled)

20. (currently amended) A system for processing a utility usage transaction, the system comprising:

a utility meter, the utility meter being arranged to generate a measure of usage of a utility;  
a processing center arranged to receive the measure of the utility from the utility metering mechanism and calculate a price from the measure of usage, the processing center further being arranged to directly effect a credit transaction or a debit transaction associated with the ~~the~~ price, whereby said utility usage transaction is processed automatically; and  
a communication device arranged to transmit the measure of usage to the processing center.

21. - 28. (cancelled)

29. (previously presented) A method as recited in claim 4 wherein the utility is electricity, water or gas.

30. (cancelled)

31. (cancelled)

32. (previously presented) A method as recited in claim 20 wherein the utility is electricity,  
water or gas.

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